



Xtensive Series

Xpanded Series

Xtra Series

Xotic Series

TARGET MARKET

Franchised New	All			Exotic
Franchised Used	Lower Mileage	Moderate to Higher Mileage	Higher Mileage	Exotic
Independent Used	All	All	Higher Mileage	Exotic

TERMS AVAILABLE

New	60/75 - 96/150			
Extended New	36/75 - 84/150			
Used	3/3 - 60/60	3/3 - 60/60	3/3 - 60/100	12/18 - 60/90
Terms Begin	New - Original In-Service Date / 0 Miles Used - Sale Date / Sale Miles	Sale Date / Sale Miles	After Waiting Period	Sale Date / Sale Miles
Limits of Liability	ACV	Premium - ACV/MSRP Essential - Limits per Claim/ Contract	ACV with Limits per Component Limits per Contract Vary with Term	ACV Stated Labor Rate
Waiting Period	None	None	30, 60, or 90 Days (can be bought down to Day 1)	None

ELIGIBILITY

Model Years	Current +19	Current +20 Any Age Eligible on Some Terms	Current +19	Current +10
Miles at Time of Sale	Up to 200,000	Up to 200,000 Essential Unlimited	Up to 200,000	Up to 85,000

COVERAGE

Rate Structure	Simple 6 Class	Simple 5 Class	Simple 3 Class	Simple 3 Class
Coverage Levels	XT-1 Basic Powertrain XT-2 Powertrain Plus XT-3 Comprehensive Stated Ultimate XT Exclusionary	XP-1 Engine & Transmission XP-2 Powertrain Plus XP-3 Basic Stated XP-4 Comprehensive Stated Ultimate XP Exclusionary	X-1 Engine & Transmission X-2 Powertrain Plus X-3 Basic Stated X-4 Comprehensive Stated	XO-1 Powertrain XO-2 Comprehensive Stated Ultimate XO Exclusionary
Seals & Gaskets	Included with Wear & Tear	Standard Seals & Gaskets 3/3 - 18/18 Available on Any Age/ Mileage Enhanced Seals & Gaskets to 200,000 Miles	Standard Seals & Gaskets 60/100 Available to 200,000 Miles A La Carte Coverage Available	
Business Use	Yes	Yes	Yes	
Commercial Use	Yes – with Surcharge	Yes – with Surcharge	Yes – with Surcharge	
Electric	Yes – with Surcharge	Yes – with Surcharge	Yes – with Surcharge	Yes
Modified	Available to Cover Common Modifications Including Intake, Exhaust, Computer Chip & Af- termarket Turbo/Supercharges	Available to Cover Common Modifications Including Intake, Exhaust, Computer Chip & Af- termarket Turbo/Supercharges	Available to Cover Common Modifications Including Intake, Exhaust, Computer Chip & Af- termarket Turbo/Supercharges	
Lifted Suspensions	Lifted to 12" with Surcharge Lifted to 6" without Surcharge	Lifted to 12" with Surcharge Lifted to 6" without Surcharge	Lifted to 12" with Surcharge Lifted to 6" without Surcharge	
Oversized Tires	Up to 40" with Surcharge Up to 35" without Surcharge	Up to 40" with Surcharge Up to 35" without Surcharge	Up to 40" with Surcharge Up to 35" without Surcharge	
Other Features	Consequential Damage New Wrap Terms Certified Used Wrap Terms	4WD, Turbo or Diesel without Surcharge	Options Can be Selected A La Carte for Desired Coverage	Provides Coverage for Vehicles Most Others Exclude